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Name of Debtor (if individual, enter Last, First, Middle): Simmons, Trenton Name of Joint Debtor (Spouse) (Last, First, Middle): Simmons, Juamona All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7861 Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1337 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State):	ary Petition
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7861 Street Address of Debtor (No. and Street, City, and State): Simmons, Juamona All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) (if more than one, state all) xxx-xx-7861 Street Address of Debtor (No. and Street, City, and State):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7861 Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1337 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State)	
xxx-xx-7861xxx-xx-1337Street Address of Debtor (No. and Street, City, and State):Street Address of Joint Debtor (No. and Street, City, and State)	
	•
1972 West Eagle Ridge Drive Unit 106 1972 West Eagle Ridge Drive Unit 106	
Waukegan, IL ZIP Code Waukegan, IL	ZIP Code
60087	60087
County of Residence or of the Principal Place of Business: Lake County of Residence or of the Principal Place of Business: Lake	
Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address)	ess):
ZIP Code	ZIP Code
Zir Code	ZIF Code
Location of Principal Assets of Business Debtor (if different from street address above):	
Type of Debtor Nature of Business Chapter of Bankruptcy Code Under	
(Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) □ Health Care Business □ Chapter 7	x)
☐ Single Asset Real Estate as defined☐ Chapter 9☐ Chapter 15 Petition f	
See Exhibit D on page 2 of this form	· ·
□ Corporation (includes LLC and LLP) □ Stockbroker □ Chapter 12 □ Chapter 15 Petition for a Foreign Nonmail	
Partnership Clearing Bank	
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Other ☐ Other ☐ Other ☐ Other ☐ Check one box)	
(Check box, if applicable) Debts are primarily consumer debts,	Debts are primarily
□ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). □ Debtor is a tax-exempt organization defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	business debts.
Filing Fee (Check one box) Check one box: Chapter 11 Debtors	
■ Full Filing Fee attached □ Debtor is a small business debtor as defined in 11 U.S □ Debtor is not a small business debtor as defined in 11	
I Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor	
to insiders or affiliates) are less than \$2,190,000.	
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: ☐ A plan is being filed with this petition.	
☐ Acceptances of the plan were solicited prepetition from classes of creditors, in accordance with 11 U.S.C. § 11	
Statistical/Administrative Information THIS SPACE IS FOR CO	URT USE ONLY
□ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors	
□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	
Estimated Assets	
Estimated Liabilities	

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Simmons, Trenton Simmons, Juamona (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Robert J Semrad October 21, 2008 Signature of Attorney for Debtor(s) (Date) Robert J Semrad 6226455 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Trenton Simmons

Signature of Debtor Trenton Simmons

X /s/ Juamona Simmons

Signature of Joint Debtor Juamona Simmons

Telephone Number (If not represented by attorney)

October 21, 2008

Date

Signature of Attorney*

X /s/ Robert J Semrad

Signature of Attorney for Debtor(s)

Robert J Semrad 6226455

Printed Name of Attorney for Debtor(s)

Robert J. Semrad and Associates

Firm Name

407 S Dearborn Suite 600 Chicago, IL 60605

Address

Email: rsemrad@robertjsemrad.com (312) 913 0625 Fax: (312) 913 0631

Telephone Number

October 21, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Simmons, Trenton

Simmons, Juamona

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
•

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		1 to the District of Innions		
In re	Trenton Simmons Juamona Simmons		Case No.	
		Debtor(s)	Chapter 7	
		AL DEBTOR'S STATEMENT OF THE COUNSELING REQUIREM		WITH
can di credit anoth	eling listed below. If you cannot ismiss any case you do file. If thators will be able to resume collect	check truthfully one of the five t do so, you are not eligible to file at happens, you will lose whatever ction activities against you. If you hay be required to pay a second for activities.	e a bankruptcy case er filing fee you pai ır case is dismissed	e, and the court d, and your and you file
and fi	•	e this Exhibit D. If a joint petition e of the five statements below and	-	_
oppor a certi	eling agency approved by the Unit tunities for available credit counse	te the filing of my bankruptcy casted States trustee or bankruptcy adeling and assisted me in performing the services provided to me. Attachrough the agency.	ministrator that outli g a related budget an	ned the alysis, and I have
couns	•	e the filing of my bankruptcy cas ted States trustee or bankruptcy ad	,	C

opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

developed through the agency no later than 15 days after your bankruptcy case is filed.

obtain the services during the five days from the time I made my request, and the following exigent

here.] ____

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Official Form 1, Exh. D (10/06) - Cont.

Date: October 21, 2008

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit coun	seling briefing, your case may be dismissed.
□ 4. I am not red	quired to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be ac	companied by a motion for determination by the court.]
□ Incapa	city. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficienc	y so as to be incapable of realizing and making rational decisions with respect to
financial respons	sibilities.);
□ Disabi	lity. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after rea	sonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Inter	met.);
□ Active	e military duty in a military combat zone.
	States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C	C. § 109(h) does not apply in this district.
I certify under	penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _	/s/ Trenton Simmons
	Trenton Simmons

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court

	-	Northern District of Illinois		
In re	Trenton Simmons Juamona Simmons		Case No.	
11110		Debtor(s)	Chapter	7
		L DEBTOR'S STATEMENT T COUNSELING REQUIRE		ANCE WITH
can d credit anoth	Warning: You must be able to deling listed below. If you cannot dismiss any case you do file. If that tors will be able to resume collections to stop creditors' collection	do so, you are not eligible to f t happens, you will lose what ion activities against you. If y ay be required to pay a second	ïle a bankrup ever filing fee our case is di	tcy case, and the court you paid, and your smissed and you file
and fi	Every individual debtor must file le a separate Exhibit D. Check one			
oppor a certi	■ 1. Within the 180 days before the ling agency approved by the Unite tunities for available credit counselficate from the agency describing the debt repayment plan developed the	ed States trustee or bankruptcy a ing and assisted me in perform he services provided to me. <i>Att</i>	administrator t ing a related b	hat outlined the udget analysis, and I have
oppor not ha certifi	□ 2. Within the 180 days before the ling agency approved by the Unite tunities for available credit counseleve a certificate from the agency describing the loped through the agency no later the	ed States trustee or bankruptcy a ing and assisted me in perform scribing the services provided t e services provided to you and	administrator ting a related by o me. <i>You mus a copy of any o</i>	hat outlined the udget analysis, but I do at file a copy of a debt repayment plan
	☐ 3. I certify that I requested cred	lit counseling services from an	approved agen	cy but was unable to

obtain the services during the five days from the time I made my request, and the following exigent

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

here.] ____

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Juamona Simmons Juamona Simmons
Date: October 21, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy CourtNorthern District of Illinois

In re	Trenton Simmons,		Case No.	
	Juamona Simmons			
		Debtors ,	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	73,000.00		
B - Personal Property	Yes	3	9,940.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		66,264.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		139,086.96	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,030.16
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,896.00
Total Number of Sheets of ALL Schedu	ıles	24			
	To	otal Assets	82,940.00		
		'	Total Liabilities	205,350.96	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Trenton Simmons,		Case No.	
	Juamona Simmons			
		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	98,714.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	98,714.00

State the following:

Average Income (from Schedule I, Line 16)	1,030.16
Average Expenses (from Schedule J, Line 18)	1,896.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,732.62

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		139,086.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		139,086.96

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B6A (Official Form 6A) (12/07)

In re	Trenton Simmons,	Case No
	Juamona Simmons	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Nature of Debtor's Interest in Property Nature of Debtor's Using the Property Secured Claim or Exemption Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	793 North Chicago Avenue Kankakee Illinois 60901 (debtor will surrender in full satisfaction of all claims and debts)	Fee simple	н	73,000.00	66,264.00
	Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	

Sub-Total > 73,000.00 (Total of this page)

73,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or	S	avings Account with First Midwest Bank	J	1,500.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		avings Account with North Shore Trust and avings	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	S	security Deposit with Landlord	J	915.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	F	urniture	J	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	С	Clothing	J	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 2,915.00 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

7	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
defined under a as define Give par record(s	in an education IRA as in 26 U.S.C. § 530(b)(1) or qualified State tuition planted in 26 U.S.C. § 529(b)(1). ticulars. (File separately the of any such interest(s).	Х			
other pe	in IRA, ERISA, Keogh, or asion or profit sharing ive particulars.	X			
	d interests in incorporated corporated businesses.	X			
	in partnerships or joint . Itemize.	X			
and othe	nent and corporate bonds r negotiable and tiable instruments.	X			
16. Account	s receivable.	x			
property	r, maintenance, support, and settlements to which the or may be entitled. Give rs.	X			
18. Other licincludin	uidated debts owed to debtor g tax refunds. Give particulars.	X			
estates, a exercisa debtor o	e or future interests, life and rights or powers ble for the benefit of the ther than those listed in e A - Real Property.	X			
interests	ent and noncontingent in estate of a decedent, nefit plan, life insurance or trust.	X			
claims o tax refur debtor, a	ntingent and unliquidated f every nature, including ids, counterclaims of the ind rights to setoff claims. imated value of each.	x			
				0.1 m -	-1. 0.00
				Sub-Total (Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	1 Mazda Tribute	J	4,550.00
	other vehicles and accessories.	200	0 Hyndai Elantra	J	2,475.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total >

9,940.00

7,025.00

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B6C (Official Form 6C) (12/07)

In re	Trenton Simmons,	Case No.
	Juamona Simmons	Case 110.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 793 North Chicago Avenue Kankakee Illinois 60901 (debtor will surrender in full satisfaction of all claims and debts)	735 ILCS 5/12-901	6,736.00	73,000.00
Checking, Savings, or Other Financial Accounts, C Savings Account with First Midwest Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Savings Account with North Shore Trust and Savings	735 ILCS 5/12-1001(b)	100.00	100.00
Security Deposits with Utilities, Landlords, and Oth Security Deposit with Landlord	ners 735 ILCS 5/12-1001(b)	915.00	915.00
Household Goods and Furnishings Furniture	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2001 Mazda Tribute	735 ILCS 5/12-1001(c)	4,550.00	4,550.00
2000 Hyndai Elantra	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	250.00 2,225.00	2,475.00

Total: 16,676.00 82,940.00

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B6D (Official Form 6D) (12/07)

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Contingent". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS	COD	н	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED,	CONT	UNLIQUI	D I S	AMOUNT OF CLAIM	UNSECURED
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	E			WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
Account No. xxxx7964			Opened 2/01/04 Last Active 8/15/08	Т	DATED			
Countrywide Home Lending			Mortgage	Н				
Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		н	793 North Chicago Avenue Kankakee Illinois 60901 (debtor will surrender in full satisfaction of all claims and debts)					
		L	Value \$ 73,000.00	Ц			66,264.00	0.00
Account No.								
			Value \$	1				
Account No.								
			Value \$	$\mid \mid$				
Account No.			· · · · · · · · · · · · · · · · · · ·	Н				
			V-l ©	$\mid \mid$				
	<u> </u>	<u> </u>	Value \$	ubte	ota	1		
o continuation sheets attached		(Total of this page) 66,264.00 0.00						
	Total 66,264.00 0.00							
			(Report on Summary of Sc	ned	ule	:s)		

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B6E (Official Form 6E) (12/07)

In re	Trenton Simmons,	Case No.	
	Juamona Simmons		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Trenton Simmons,		Case No.	
	Juamona Simmons			
-		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J		CONTINGENT	I٢	DISPUTED	AMOUNT OF CLAIM
Account No. Dxxxx700N1			Opened 3/01/07 CollectionAttorney Us Cellular / Chicago	⊢ Ñ T	D A T E D		
Account Recovery Servi 3031 N 114th St Milwaukee, WI 53222		J	ConectionAttorney os Central / Chicago				746.00
Account No. xxxxxxxx8720			Opened 11/01/04 Last Active 3/01/05	+			1 1000
Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850		J	CreditCard				533.00
Account No. xxxx4081 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		н	Opened 4/01/07 CollectionAttorney A.F.S. Assignee Of Hsbc Bank N				
Account No. xxxx0934			Opened 3/01/08	_	+		1,366.00
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		J	CollectionAttorney Premier Bankcard Inc.				450.00
12 continuation sheets attached			(Total o	Sub this			3,095.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No	
	Juamona Simmons		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CONTINGENT CODEBTOR CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) Opened 5/01/06 Last Active 7/30/08 Account No. xxxx3565 CollectionAttorney A.F.S. Assignee Of Household B **Arrow Financial Services** 5996 W Touhy Ave

Niles, IL 60714					
					404.00
Account No. xxxx3685 Asset Acceptance Po Box 2036 Warren, MI 48090		J	Opened 10/01/07 Nicor Gas Company		
Account No. xxxxx5271	$\frac{1}{1}$	_	Security	+	1,217.00
Brinks Home Security Collection Department 8880 Esters Blvd Irving, TX 75063		J	·		65.98
Account No. xx4060			Med1 Dr John Paul Hung M D S C	\dagger	
Cab Serv 60 Barney Dr Joliet, IL 60435		J			
Account No. xxx8469	$\frac{1}{1}$	_	Opened 12/01/04	+	183.00
Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532	† 	J	CollectionAttorney Sprint Pcs		383.00

Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)

2,252.98

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No
_	Juamona Simmons	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Тни	sband, Wife, Joint, or Community	Тс	Ιυ	Гр	
CREDITOR'S NAME, MAIL.ING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCLIDED AND	CONTINGEN	NLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx5000			Med1 02 Epmg Riverside Med Center	Т	T E D		
Cb Accts Inc 1101 Main St Suite Peoria, IL 61606		н					
Account No. xxxxxxxxxxxxx5000			Med1 02 Epmg Riverside Med Center	+	-	\vdash	93.00
Cb Accts Inc 1101 Main St Suite Peoria, IL 61606		н					
Account No. xxxxxxxxxxxxxx5000			Med1 02 Epmg Riverside Med Center	\downarrow			91.00
Cb Accts Inc 1101 Main St Suite Peoria, IL 61606		н	mod of the state o				04.00
Account No. xx3115			05 Melanie Fitness Center	+			91.00
Cb Usa Inc 5252 S Hohman Ave Hammond, IN 46320		J					493.00
Account No. xxxxxxxx7724	\pm		Medical Bill	+	\perp		793.00
Central Illinois Radiologial Associ PO Box 1259 Oaks, PA 19456		J					
							12.00
Sheet no. 2 of 12 sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			780.00

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In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM C AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) **Medical Bill** Account No. xxxxxxxx4916 Central Illinois Radiologial Associ J PO Box 1259 Oaks, PA 19456 13.80 Account No. xx6594 Opened 5/01/08 CollectionAttorney Gurnee Radiology Center **Certified Services Inc** J Po Box 177 Waukegan, IL 60079 245.00 Account No. xx6594A Opened 7/01/08 Collection Attorney Gurnee Radiology Center **Certified Services Inc** J Po Box 177 Waukegan, IL 60079 57.00 Account No. xxxxx1201 11 Us Cellular Chicago Nw In 869 Collection J 360 Merrimack Street Lawrence, MA 01843 513.00 Account No. xxxx xx xxx xxx2922 Cable Bill Comcast P.O. box 3002 J Southeastern, PA 19398-3002 111.61 Sheet no. 3 of 12 sheets attached to Schedule of Subtotal 940.41 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	CO	U	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONFINGEN	LLQULDA	SPUTED	AMOUNT OF CLAIM
Account No.			Electric Bill	T	E		
ComEd Bill Payment Center Chicago, IL 60668		J			D		75.00
Account No. xxxx2698			11 Comcast Chicago Seconds 4000				75.00
Credit Management 4200 International Pwy Carrolton, TX 75007		J					
							224.00
Account No. xxxxx0859 Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		J	Comcast				94.00
Account No. xx2014 Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		J	Opened 10/01/03 CollectionAttorney Midstate Anesthesiologists Ltd				316.00
Account No. xxx3601 Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		J	Opened 6/01/07 CollectionAttorney Riverside Medical Center				256.00
Sheet no. <u>4</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>		S (Total of t	Subi			965.00

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In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UZLLQULDAFED CREDITOR'S NAME, ONTINGENT MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM C AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 7/01/07 Account No. xxx2045 CollectionAttorney Riverside Medical Center **Creditors Collection B** J 755 Almar Pkwy Bourbonnais, IL 60914 223.00 Account No. xxx1322 Opened 6/01/07 CollectionAttorney Riverside Medical Center **Creditors Collection B** J 755 Almar Pkwy Bourbonnais, IL 60914 201.00 Opened 6/01/07 Account No. xxx3620 CollectionAttorney Riverside Medical Center **Creditors Collection B** J 755 Almar Pkwy Bourbonnais, IL 60914 185.00 Opened 7/01/07 Account No. xxx2013 **CollectionAttorney Riverside Medical Center Creditors Collection B** J 755 Almar Pkwy Bourbonnais, IL 60914 148.00 Account No. xxx2264 Opened 2/01/06 CollectionAttorney Riverside Medical Center **Creditors Collection B** Н 755 Almar Pkwy Bourbonnais, IL 60914 132.00 Sheet no. 5 of 12 sheets attached to Schedule of Subtotal 889.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C O	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG EN	LIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. xxx8773			Opened 9/01/06	Т	T E D		
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		Н	CollectionAttorney Riverside Medical Center				
Account No. xxx2221	-		Opened 2/01/06				128.00
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		н	CollectionAttorney Riverside Medical Center				
1007			2 14004/20				123.00
Account No. xxx1007 Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		н	Opened 12/01/06 CollectionAttorney Kankakee Radiology Assoc S.C.				400.00
Account No. xxx3643	-		Opened 6/01/07				122.00
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		J	CollectionAttorney Riverside Medical Center				400.00
Account No. xxx1332			Opened 6/01/07				100.00
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		J	CollectionAttorney Riverside Medical Center				
							91.00
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th		tota		564.00

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In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT L NG EN	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No. xxx1367			Opened 6/01/07	Т	T E D		
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		J	CollectionAttorney Riverside Medical Center		D		04.00
Account No. xxx3635	╀		Opened 6/01/07				91.00
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		J	CollectionAttorney Riverside Medical Center				
							85.00
Account No. xxx0664 Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		Н	Opened 1/01/06 CollectionAttorney Preventive Family Dentistry				82,00
Account No. xx2015	╁		Med1 02 Kankakee Radiology Assoc S C				82.00
Credtrs Coll 755 Almar Pkwy Bourbonnais, IL 60914		J					129.00
Account No.	╁		Medical Bill				123.00
Delnor-Community Hosp. c/o KCA Financial Services PO Box 53 Geneva, IL 60134		J					62.02
GI				L	<u> </u>	<u></u>	52.02
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	[S (Total of tl	lubi nis			449.02

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In re	Trenton Simmons,	Case	e No
	Juamona Simmons		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Ни	sband, Wife, Joint, or Community	С	Ιυ	р	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L I Q U I D A	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0260			Opened 12/01/03 Last Active 10/17/05	٦т	T E D		
Gemb Ks Merchandise Po Box 981439 El Paso, TX 79998		Н	ChargeAccount		D		1,646.00
Account No. xxxxxxxxxxxxx0000	╁		Tcf National Bank	+			1,040.00
H&f Law 33 N Lasalle Chicago, IL 60602		J					308.00
Account No. xxxxx2765	╁		Opened 11/07/00 Last Active 1/10/05	+	\vdash		
Harris N.a. 201 S. Grove Av. Barrinton, IL 60010		J	Automobile				7,083.00
Account No. xxxx4352	╀		Opened 9/11/00 Last Active 11/28/05	+	-		7,003.00
Harris N.a. 111 W Monroe St Chicago, IL 60690		J	Automobile				1,277.00
Account No. xxxx5015	+		Medical Bill	+	\vdash		.,
Matria Healthcare P.O. Box 96782 Chicago, IL 60693-6782		J					202 77
							203.77
Sheet no. 8 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			10,517.77

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				1 -	1	1 -	
(See instructions above.)	B T	Hus H W J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx3705 Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	Opened 4/01/08 Covenant Air Wat	Т	T E D		
Account No. xxxxx1186			Us Cellular				6,188.00
Portfolio Rc		J	os ochara				
			0.04.07				763.00
Account No. Axxxxxxxxx8067 Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603		н	Opened 6/01/07 Last Active 8/01/07 Citifinancial				4,257.00
Account No. xxxxx3525 Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603		н	Opened 9/01/07 Nextel				2,793.00
Account No. xxxxx5587 Riverside Medical Center PO Box 88036 Chicago, IL 60680		J	Medical Bill				125.30
Sheet no. 9 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			14,126.30

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER C IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 8/22/03 Last Active 7/26/05 Account No. xxxxxxxxxxxxx3200 Educational Sallie Mae J **Attn: Claims Dept** Po Box 9500 Wilkes Barre, PA 18773 59.889.00 Opened 7/01/07 Last Active 8/01/08 Account No. xxxxxxxxxxxxxxxxxx717 Educational Sallie Mae J **Attn: Claims Dept** Po Box 9500 Wilkes Barre, PA 18773 8.500.00 Opened 7/01/07 Last Active 8/01/08 Account No. xxxxxxxxxxxxxxxxxxx717 **Educational** Sallie Mae J **Attn: Claims Dept** Po Box 9500 Wilkes Barre, PA 18773 6,769.00 Opened 2/01/07 Last Active 8/01/08 Account No. xxxxxxxxxxxxxxxxx0213 Educational Sallie Mae J **Attn: Claims Dept** Po Box 9500 Wilkes Barre, PA 18773 5,640.00 Account No. xxxxxxxxxxxxxxxxxx0213 Opened 2/01/07 Last Active 8/01/08 Educational Sallie Mae J **Attn: Claims Dept** Po Box 9500 Wilkes Barre, PA 18773 1,359.00 Sheet no. 10 of 12 sheets attached to Schedule of Subtotal 82,157.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No
	Juamona Simmons	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	161	QU	IF	A	AMOUNT OF CLAIM
Account No. xxxxx5265	1		Phone Bill	'	ED			
T-Mobile P.O. Box 742596 Cincinnati, OH 45274		J			<u>ט</u>		-	117.54
Account No. xxx0409	╁	┢	08 Centrue Bank	H	Н	┢	+	
Tek Collect Pob 26390 Columbus, OH 43226		н						
								844.00
Account No. xx2717 The University of Chicago Medical 1122 Paysphere Circle Chicago, IL 60674	-	J	Medical Bill					1,180.47
Account No. The University of Chicago Medical 1122 Paysphere Circle Chicago, IL 60674		J	Medical Bill					1,180.47
Account No. xxxx8014 United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614	-	J	Opened 11/01/07 CollectionAttorney Lake County Acute Care Llp					250.00
Sheet no. 11 of 12 sheets attached to Schedule of				Subt				3,572.48
Creditors Holding Unsecured Nonpriority Claims			(Total of t	ms J	pag	,e)	1	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UZLLQULDAFED CREDITOR'S NAME, ONTINGENT MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 7/01/05 Account No. xxxxxx7927 Unsecured **University Of Phoenix** J 4615 E. Elwood St. Phoenix, AZ 85040 629.00 Opened 10/01/99 Last Active 9/01/08 Account No. xxxxxx8612 Educational Us Dept Of Education Н **Attn: Borrowers Service Dept** Po Box 5609 Greenville, TX 75403 5.796.00 Opened 6/01/06 Last Active 12/01/06 Account No. xxxxxxxxxxxx0001 Agriculture Verizon J Po Box 3397 **Bloomington, IL 61702** 1,592.00 Opened 8/11/05 Last Active 3/15/06 Account No. xxxxxxxxxxxx0001 Educational Wells Fargo J Attn: Collection Servicing, 1st Floor, 1 Home Campus Des Moines, IA 50328 5,949.00 Account No. xxxxxxxxxxxx0002 Opened 8/11/05 Last Active 3/15/06 Educational Wells Fargo Attn: Collection Servicing, 1st Floor, J M 1 Home Campus Des Moines, IA 50328 4,812.00 Sheet no. 12 of 12 sheets attached to Schedule of Subtotal 18,778.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 139,086.96

(Report on Summary of Schedules)

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B6G (Official Form 6G) (12/07)

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Eddie and Terry Lloyd 793 North Chicago Avenue Kankakee, IL 60901 Year To Year Lease

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B6H (Official Form 6H) (12/07)

In re	Trenton Simmons,	Case No.
	Juamona Simmons	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Trenton Simmons			
In re	Juamona Simmons		Case No.	
		Debtor(s)	•	_

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENT	S OF DEBTOR AND S	SPOUSE		
Married	RELATIONSHIP(S): Daughter	AGE(S) 5	: months		
Employment:	DEBTOR		SPOUSE		
Occupation	Machine Operator				
Name of Employer	Klein tools, Inc	Unemployed			
How long employed	1 year				
Address of Employer	A Zah Group Company 450 Bond Street Lincolnshire, IL 60069				
	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	1,313.00	\$	0.00
2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	1,313.00	\$	0.00
4. LESS PAYROLL DEDUCTION	S				
a. Payroll taxes and social sect		\$	243.45	\$	0.00
b. Insurance	unity	\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify): Pen	sion	\$	39.39	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$_	282.84	\$	0.00
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$_	1,030.16	\$	0.00
7. Regular income from operation o	f business or profession or farm (Attach detailed st	atement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	rt payments payable to the debtor for the debtor's u	se or that of	0.00	\$	0.00
11. Social security or government a (Specify):	ssistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income 13. Other monthly income		\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
(41 4 3)		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$_	1,030.16	\$	0.00
	THLY INCOME: (Combine column totals from lin	ne 15)	\$	1,030.16	j

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Trenton Simmons Juamona Simmons		Case No.	
		Debtor(s)	•	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22 and 22 and 23 are calculated.	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	915.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	111.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	200.00
5. Clothing	\$	10.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	10.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	190.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,896.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	=	
a. Average monthly income from Line 15 of Schedule I	\$	1,030.16
b. Average monthly expenses from Line 18 above	\$	1,896.00
c. Monthly net income (a. minus b.)	\$	-865.84

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Juamona Simmons		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION U	NDER PENALTY (OF PERJURY BY INDIVIDUAL DEBTOR
	1 1	•	nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	October 21, 2008	Signature	/s/ Trenton Simmons Trenton Simmons Debtor
Date	October 21, 2008	Signature	/s/ Juamona Simmons Juamona Simmons Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Trenton Simmons Juamona Simmons		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$24,288.13	2008 Income YTD
\$24,000.00	2007 Estimated Income Husband
\$23,048.00	2007 Estiamted Income Wife
\$19,751.00	2006 Estimated Income Husband
\$28,000.00	2006 Estimated Income Wife

COLIDCE

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF AMOUNT STILL
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT

AMOUNT STILL

2

AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

Lvnv Funding LLC v.

Trenton Simmons

COURT OR AGENCY

AND LOCATION

Circuit Court of Cook County

Judgment Order

Judgment Order

08-SC-6217

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT OF CUSTODIAN CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **GreenPath Debt Solutions** 712 Chippewa Square Suite 102 Marquette, MI 49855

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 10/10/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$50

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

10/10/2008 \$400

OF PAYEE Robert J. Semrad and Associates 407 S Dearborn Suite 600 Chicago, IL 60605

NAME AND ADDRESS

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor,

transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

OF PROPERTY

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

5

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

LAW

NOTICE

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS

TITLE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

DATE OF WITHDRAWAL **ADDRESS** NAME

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 21, 2008	Signature	/s/ Trenton Simmons	
			Trenton Simmons	
			Debtor	
Date	October 21, 2008	Signature	/s/ Juamona Simmons	
		_	Juamona Simmons	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Trenton Simmons Juamona Simmons				Case No.		
			Debtor	(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S	STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabil	ities which includes deb	ots secur	ed by property o	f the estate.		
- -	I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.						
-	intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:						
Descrin	tion of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
793 N Illinoi	orth Chicago Avenue Kankakee s 60901 (debtor will surrender in htisfaction of all claims and debts)	Countrywide Home Lending	•	Х			
Descrip Propert	tion of Leased	Lessor's Name		Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NON							
Date	October 21, 2008	Signature		enton Simmor on Simmons	ns		
Date	October 21, 2008	Signature	Juam	amona Simmons ona Simmons Debtor			

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Document Page 44 of 54 United States Bankruptcy Court Northern District of Illinois

In 1	Trenton Simmons Juamona Simmons		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	NEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be pai	id to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	1,500.00	
	Prior to the filing of this statement I have received		\$	400.00	
	Balance Due		\$	1,100.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	nsation with any other person u	nless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]				
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc	does not include the following chargeability actions, judic	service: ial lien avoidanc	es.	
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in	
Date	ed: October 21, 2008	/s/ Robert J Semra	nd		
		Robert J Semrad 6 Robert J. Semrad	6226455		
		407 S Dearborn	and Associates		
		Suite 600			
		Chicago, IL 60605 (312) 913 0625 Fa		1	
		rsemrad@robertjs		-	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Robert J Semrad 6226455	X /s/ Robert J Semrad	October 21, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
407 S Dearborn						
Suite 600						
Chicago, IL 60605						
(312) 913 0625						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Trenton Simmons Juamona Simmons	X /s/ Trenton Simmons	October 21, 2008				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X _/s/ Juamona Simmons	October 21, 2008				
·	Signature of Joint Debtor (if any)	Date				

United States Bankruptcy Court Northern District of Illinois

In re	Trenton Simmons Juamona Simmons		Case No.			
mie	Suamona Simmons	Debtor(s)	Chapter 7			
	VERIFICATION OF CREDITOR MATRIX Number of Creditors:66					
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	October 21, 2008	/s/ Trenton Simmons Trenton Simmons				
Date:	October 21, 2008	Signature of Debtor /s/ Juamona Simmons				
		Juamona Simmons				
		Signature of Debtor				

Account Recovery Servi 3031 N 114th St Milwaukee, WI 53222

Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Asset Acceptance Po Box 2036 Warren, MI 48090

Brinks Home Security Collection Department 8880 Esters Blvd Irving, TX 75063

Cab Serv 60 Barney Dr Joliet, IL 60435

Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532

Cb Accts Inc 1101 Main St Suite Peoria, IL 61606 Cb Accts Inc 1101 Main St Suite Peoria, IL 61606

Cb Accts Inc 1101 Main St Suite Peoria, IL 61606

Cb Usa Inc 5252 S Hohman Ave Hammond, IN 46320

Central Illinois Radiologial Associ PO Box 1259 Oaks, PA 19456

Central Illinois Radiologial Associ PO Box 1259 Oaks, PA 19456

Certified Services Inc Po Box 177 Waukegan, IL 60079

Certified Services Inc Po Box 177 Waukegan, IL 60079

Collection 360 Merrimack Street Lawrence, MA 01843

Comcast P.O. box 3002 Southeastern, PA 19398-3002

ComEd Bill Payment Center Chicago, IL 60668

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 Credit Management 4200 International Pwy Carrolton, TX 75007

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

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Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

Credtrs Coll 755 Almar Pkwy Bourbonnais, IL 60914

Delnor Community Hospital PO Box 739 Moline, IL 61266

Delnor-Community Hosp. c/o KCA Financial Services PO Box 53 Geneva, IL 60134

Gemb Ks Merchandise Po Box 981439 El Paso, TX 79998

H&f Law 33 N Lasalle Chicago, IL 60602 Harris N.a. 201 S. Grove Av. Barrinton, IL 60010

Harris N.a. 111 W Monroe St Chicago, IL 60690

Matria Healthcare P.O. Box 96782 Chicago, IL 60693-6782

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Portfolio Rc

Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603

Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603

Riverside Medical Center PO Box 88036 Chicago, IL 60680

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773 Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

T-Mobile P.O. Box 742596 Cincinnati, OH 45274

Tek Collect Pob 26390 Columbus, OH 43226

The University of Chicago Medical 1122 Paysphere Circle Chicago, IL 60674

The University of Chicago Medical 1122 Paysphere Circle Chicago, IL 60674

United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614

University Of Phoenix 4615 E. Elwood St. Phoenix, AZ 85040

Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403 Verizon Po Box 3397 Bloomington, IL 61702

Wells Fargo Attn: Collection Servicing, 1st Floor, M 1 Home Campus Des Moines, IA 50328

Wells Fargo Attn: Collection Servicing, 1st Floor, M 1 Home Campus Des Moines, IA 50328